

STATE OF CALIFORNIA

**FACILITY COMPLIANCE LOAN PROGRAM**

***PROGRAM GUIDELINES  
FOR  
BUSINESSES***



**FY  
1999/2000**

**INTEGRATED  
WASTE  
MANAGEMENT  
BOARD**

**PROGRAM GUIDELINES FOR  
LOANS TO ASSIST WITH SOLID WASTE FACILITY COMPLIANCE**

## **PRIVACY NOTICE**

The information requested in this loan application will be used by the California Integrated Waste Management Board (Board) for the purpose of determining the eligibility and creditworthiness of the loan Applicant, and the Applicant's ability to secure and repay the loan. In the event of sale or securitization of loans, information will be reviewed by public rating agencies, prospective investors or purchasers, or their agents. Such review will be subject to a confidentiality agreement.

Portions of the information in the application may be transferred to members of the Board's Loan Committee and to other state agencies assisting the Board with administration and maintenance of this program, including but not limited to the Department of Economic Opportunities, the Office of the State Controller, the Department of General Services, the Department of Real Estate, the Trade and Commerce Agency and the California State Attorney General. Designated items provided in this application may also be entered into the Board's Business Intake Database which will be accessible to the public.

This notice is required by Section 1798.17 of the Information Practices Act of 1977 (California Civil Code Sections 1798 through 1798.78) and the Federal Privacy Act (5 USC 552a, subd. (e) (3) whenever an agency requests personal information from an individual.

The information that is requested in this application is mandatory for all applicants. Failure to provide the information may result in an Applicant not receiving a loan from the Board.

Applicants have the right to review their loan application files. The official responsible for maintenance of the loan application files is: Loan Administrator, Facility Compliance Loan Program, California Integrated Waste Management Board, 8800 Cal Center Drive, Mail Stop # 25, Sacramento, CA, 95826

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## LOAN APPLICATION SUBMITTAL CHECKLIST

- ☐ Loan Application for Businesses (see Exhibit A)
- ☐ Work Plan (see Exhibit B)
- ☐ Vicinity Map and Site Map (see sample, Exhibit C)
- ☐ Evidence for Substantiation of Threat to Public Health and Safety or to the Environment
- ☐ Environmental Compliance Documentation
- ☐ Business Financial Statements
- ☐ Tax Returns
- ☐ Owner's Personal Financial Statements (see Exhibit D)
- ☐ Credit Check Authorization Form (see Exhibit E)
- ☐ Owner's Personal Tax Returns
- ☐ Lease Purchase Agreement
- ☐ Detailed Cost Estimate (See Exhibit F)
- ☐ Financing Commitment Letters
- ☐ Present Debt Obligations (see Exhibit H)
- ☐ Articles of Incorporation, By-Laws, Partnership Agreements, Etc.
- ☐ Business License and Fictitious Business Name Statement
- ☐ Certified Documentation Identifying Source(s) of Funds for Repayment of Loan and Cost Exceeding Loan Amount, if applicable

## FACILITY COMPLIANCE LOAN PROGRAM PROGRAM GUIDELINES FOR PRIVATE BUSINESSES

### 1. Introduction

The Budget Act of 1999 authorized the California Integrated Waste Management Board (Board) to administer a loan program to assist owners and/or operators of solid waste facilities with environmental compliance. The Facility Compliance Loan Program (FCLP) provides \$1.44 million and the 2000-01 Budget Bill proposes an additional \$1.44 million in interest-free loans to improve environmental compliance at solid waste facilities in the State of California. This guide addresses procedures and instructions for obtaining FCLP loans.

### 2. Board Contact

For further information on the FCLP or additional copies of the application package, contact:

Bridget D. Brown, IWMS  
Facilities Compliance Loan Program  
Permitting and Enforcement Branch  
California Integrated Waste Management Board  
8800 Cal Center Drive, M.S. 25  
Sacramento, CA 95826

E-mail: [bbrown@ciwmb.ca.gov](mailto:bbrown@ciwmb.ca.gov)  
Phone: (916) 255-4066  
FAX: (916) 255-4071

### 3. Program

Applicants for the FCLP are limited to owners and operators of permitted solid waste facilities in the State of California with existing or chronic non-compliance at the facility. Priority will be given to small, publicly operated facilities that primarily service rural areas, and that pose a tangible environmental threat. **The maximum loan amount allowed under the Facility Compliance Loan Program is \$500,000 per borrower.** The interest rate for any FCLP loan shall be zero percent (0%). Applicants may receive only one FCLP loan from the current appropriation. The Board may approve loans greater than the maximum loan amount on an individual basis. Loans must be repaid within fifteen years. Applicants must provide adequate documentation of financial need for assistance with compliance problems, and demonstrate an ability to repay the loan as well as any that exceed the loan amount. Funds may not be used to refinance existing loans. All projects must be completed within 24 months of funding.

### 4. Eligibility Criteria

- a. Applicants must be the owner and/or operator ("facility operator") of a permitted solid waste facility.
- b. Applicant must be able to demonstrate an existing or chronic non-compliance at the facility.
- c. Priority will be given to small, publicly operated facilities that primarily service rural areas, and that pose a tangible environmental threat.

## 5. Application Requirements

Each applicant must submit a loan application, together with the following:

- a. A detailed Work Plan (see Exhibit B). A Work Plan should be submitted for each site. Each Work Plan phase should be assigned a phase number, which will be used for reference on the Cost Estimate. The Work Plan should include the following information:
  - 1) A Project Description, including: site history, type and amount of waste, surrounding land use and distance, topography, accessibility as it pertains to the project;
  - 2) Mobilization/Start up Steps, including: obtaining permits, conducting CEQA; and
  - 3) A Scope of Work, including: a description of the steps necessary to remediate the nuisance or threat, etc.
- b. A detailed Cost Estimate (see Exhibit F). Cost of eligible and ineligible work items must be itemized separately. The "Primary Project" is the project with the highest cost.
- c. Evidence for substantiation of threat to public health and safety or the environment. Attach applicable regulatory agency investigations or enforcement orders, solid waste assessment test (SWAT) reports, or certified environmental assessment reports.
- d. Evidence of Compliance with the California Environmental Quality Act (CEQA) (e.g. Notice of Exemption, Initial Study/Negative Declaration, or Environmental Impact Report).
- e. Financial information:
  - (1) Demonstrate the need for the requested loan funds. Attach applicant's annual financial operating statements for the last three years and interim (within 90 days), independent audits, and/or other evidence of financial condition. Each statement must be certified by the original signature of the person(s) completing this application.
  - (2) Explain other methods of financing attempted and evidence of reasonable efforts made to raise funds for compliance (e.g. increasing tipping fees above State average, assessing parcel fees).
  - (3) Identify and provide evidence of a financial mechanism to repay the loan and pay for facility compliance costs that exceed the loan amount, certified by the original signature of the person completing this application. In lieu of collateral, the applicant must identify a guaranteed revenue source that will be dedicated to repay the loan.

NOTE: It shall be the responsibility of the applicant to immediately notify the Board of any change in financial conditions that would make the applicant: financially able to bring the facility into compliance without IWMA funds, unable to repay the loan, or unable to pay for facility compliance costs that exceed the loan amount. This notification shall be required both during the application process and after the Loan Agreement has been signed. Such conditions may negate eligibility for use of IWMA funds. Applications that are substantially incomplete will not be considered for funding.

## 6. Application Deadline

Applications must be postmarked by Monday, July 31, 2000. Hand-delivered applications must be in the Board's Sacramento offices by 4:00 p.m. on Monday, July 31, 2000.

## **7. Financial Standards**

The source of funds for loans is the Integrated Waste Management Account (IWMA). The Board may approve loans from the IWMA for eligible facility compliance costs for prioritized facilities ranked high enough to be eligible for available funds. In prioritizing a facility, the Board will consider:

- a. The degree of risk to public health and safety and the environment posed by conditions at a facility,
- b. The ability of the facility owner/operator to bring the facility into compliance without monetary assistance,
- c. The ability to adequately solve the compliance problem at the facility with available funds, and
- d. Other factors as determined by the Board.

Applicants must fund all facility compliance costs that exceed the loan amount and provide evidence of a financial mechanism to repay the loan. Loans shall not exceed maximum amounts or program limitations established by the Board. Funds cannot be used for other improvements to the facility, nor for uses not identified in the loan agreement.

## **8. Eligible and Ineligible Costs**

- a. Eligible costs for facility compliance assistance include, but are not limited to, the:
  - (1) Design and construction of environmental monitoring and control systems to remedy landfill gas or water quality problems; odor problems; noise problems; dust problems; and other monitoring and control systems as determined by the Board;
  - (2) Purchase of operating equipment to provide daily cover or to assist with litter and/or vector control at the facility;
  - (3) Construction of all-weather internal roads or pads to remedy chronic wet weather operating problems; or
  - (4) Other work deemed eligible by the Board.
- b. Ineligible costs for facility compliance assistance include, but are not limited to:
  - (1) Normal daily facility operations;
  - (2) Cleanup of hazardous wastes; and
  - (3) Other work deemed ineligible by the Board.

## **9. Application Review and Loan Agreement**

- a. Board staff will review applications for adequacy and eligibility. Upon determination that applicant is eligible, the application is analyzed and the project priority determined using the Scoring Criteria. To the extent that funds are available, projects with the higher scores will be evaluated by the Board Loan Committee. Board staff will recommend to the Board specific projects for funding based upon scoring results and the Loan Committee's recommendations.
- b. The Board approves loans based upon facility priority, financial status of applicant, verification of guaranteed revenue sources for repayment of loan, and availability of funds. When approved, a Loan Agreement is prepared and sent to the applicant for signature and returned to Board staff. Authorized Board staff sign the Agreement and

return a fully executed copy to the Borrower. If a loan cannot be executed within 60 days of Board approval, the applicant will be disqualified.

## **10. Management of Facility Compliance**

The Borrower shall comply fully with all applicable federal, state, and local laws, ordinances, regulations, and permits in the procurement and management of consultant services and contracts related to correcting existing or possible non-compliance problems.

- a. Board staff and the local enforcement agency (LEA) may conduct field management reviews during the project to verify compliance with the approved plans and specifications and terms of the Loan Agreement.
- b. The LEA shall provide Board staff with quarterly reports describing the status of the project.
- c. The Borrower shall provide Board staff quarterly reports identifying all project expenditures.
- d. The Borrower shall maintain records in accordance with accepted government accounting standards, and shall include as a minimum:
  - (1) A special Facility Compliance Account for all project receipts and disbursements.
  - (2) Accurate and complete accounting of all project financial transactions.
  - (3) Supporting documents showing source of receipts and to whom payments were made.
  - (4) Control and accountability for all project funds, property, and other assets including assurance that all funds were solely for authorized purposes.
  - (5) Procedures to ensure prompt disbursements of accounts payable.
  - (6) Procedures to determine and segregate allowable costs.
  - (7) The Borrower shall allow the Board, the State Controller's Office, and the State Auditor General's Office, or their designated representatives, absolute right of access to all of Borrower's records pertaining to the Agreement, or any part thereof requested, shall be made available to the designated auditors upon request. Records shall be retained for at least three (3) years after expiration of the Agreement, or until completion of actions and resolution of all issues which may arise as a result of any litigation, claim, negotiation or audit, whichever is later.

## **11. Loan Servicing and Restrictions**

- a. Loan funds shall be distributed at a rate determined by the Board. Disbursement will take place after the Loan Agreement has been fully executed and as specified in the Loan Agreement.
- b. Repayment:
  - (1) Loans shall be repayable over a maximum of fifteen years. Payments shall be made monthly or as otherwise determined by the Board and commence one full year from the date of the Loan Agreement in amounts as determined by
  - (2) the Board. Loan repayments shall be from a guaranteed revenue source approved by the Board.
  - (3) Repayment may be made, either in full or in part, in advance.
  - (4) The Board may require other collateral and/or covenants from Borrower to assure repayment of the loan.



- c. The Borrower shall establish a Facility Compliance Account into which all loan amounts received shall be deposited and disbursed. Expenditures from the Facility Compliance Account shall be made only for eligible project costs as defined in these guidelines or as otherwise approved by the Board. All funds remaining in the account after final payment of eligible facility compliance costs or 24 months from the date of funding, whichever comes first, shall be repaid to the Board at the next regularly scheduled payment.
- d. Any closure costs related to a FCLP loan will be paid by the Borrower, e.g., title insurance, recording fees.

## 12. Definition

- a. **“Facility operator”** means the operating unit, and other person(s) who through a lease, franchise agreement or other arrangement with the owner of the property is granted the approval to operate a solid waste facility, disposal site, transfer or processing station, composting station, or solid waste handling system, or the owner of the property. (14 CCR 18011(a)(10)).
- b. **“Non-compliance”** means a facility that received a Notice of Violation or an Area of Concern for one or more State Minimum Standards. (Title 14, California Code of Regulations (14 CCR), Chapter 3).
- c. **“Permitted solid waste facility”** means any solid waste facility required to obtain a permit pursuant to PRC, Article 1 (commencing with Section 44001) of Chapter 3 of Part 4.
- d. **“Publicly operated facility”** means a facility in which the permitted operator or owner is one of the subdivisions of state government.
- e. **“Rural area”** means any town, village, city, or place that is not part of or associated with an urban area, and that:
  - 1) Is rural in character with a population of less than 10,000; or
  - 2) Is not contained within a Metropolitan Statistical Area (MSA) and has a population of less than 20,000.Population shall be determined according to the latest figures published by the California Department of Finance.
- f. **“Small”** means a facility that is operated by an entity that is not dominant in solid waste management, or is not a subsidiary of such an entity.
- g. **“Tangible environmental threat”** means a threat to the public health, safety or the environment as determined by the Local Solid Waste Enforcement Agency (LEA).

# EXHIBIT A

## FACILITY COMPLIANCE LOAN PROGRAM

### LOAN APPLICATION FOR BUSINESSES

#### **APPLICATION**

**Loan #** \_\_\_\_\_

#### **SECTION I. APPLICANT INFORMATION**

Name of Business				d.b.a. (if used)			
Street Address		City		State		Zip Code	
Contact Name		Title		Phone		Fax	
<input type="checkbox"/> Corporation		<input type="checkbox"/> General Partnership		<input type="checkbox"/> Limited Partnership		<input type="checkbox"/> Sole Proprietorship	
Federal Tax I.D. No:				Date Business Established:		Date when operations began:	
Business Owner Name		Title		% of Ownership (must total 100%)			
Accountant Name		Street Address		City, State, Zip Code		Contact Phone	
Bank Name		Street Address		City, State, Zip Code		Contact Phone	

#### **SECTION II. CREDIT AND LEGAL INFORMATION**

*If the answer to any of the following questions is yes, attach a written explanation.*

Has the applicant business ever declared bankruptcy?      ☐ Yes      ☐ No

    If Yes:      ☐ Chapter Filed: \_\_\_\_\_      Date Filed: \_\_\_\_\_      Case Number: \_\_\_\_\_

    Present Status: ☐ Case Dismissed      ☐ Debts Discharged      ☐ Payment Plan      ☐ Pending

Has the applicant business ever experienced foreclosures, repossession, debt judgement or criminal penalty within the last seven years?      ☐ Yes      ☐ No

Are there any legal actions (claims, lawsuits, etc.) pending against the applicant business?      ☐ Yes      ☐ No

Is the applicant business an endorser, guarantor or co-maker for obligations not listed on its financial statements?      ☐ Yes      ☐ No

    If yes, list total contingent liability: \_\_\_\_\_

### SECTION III. SITE INFORMATION

NAME OF PERSON AUTHORIZED TO SIGN APPLICATION

TITLE

SITE NAME

SWIS NUMBER

FACILITY TYPE *(Solid Waste Landfill, Transfer Station, Material Recovery Facility, etc.)*

FACILITY STATUS *(Active, closed, etc.)*

LOCATION *(Attach vicinity map)*

EXISTING OR CHRONIC NON-COMPLIANCE AT FACILITY *(Attach copy of Investigation)*

CURRENT ENFORCEMENT ORDERS & STATUS OF COMPLIANCE *Attach copy of enforcement orders, Notice of Violation)*

☐ THIS FACILITY PRIMARILY SERVICES RURAL AREAS *(See definition of "rural" in Guidelines for Private Businesses)*

### SECTION IV. PROJECT INFORMATION

PROJECT DESCRIPTION *(Attach detailed Scope of Work and Site Map showing project limits)*

CEQA COMPLIANCE *(Attach copy of environmental compliance documentation)*

## SECTION IV. PROJECT INFORMATION (CONTINUED)

### PROJECT COST SUMMARY (Attach Detailed Cost Estimate, Exhibit E)

A.	EQUIPMENT/MATERIALS COSTS	\$ _____
B.	LABOR COSTS	\$ _____
C.	TESTING COSTS	\$ _____
D.	ENGINEERING SERVICES	\$ _____
E.	OTHER	\$ _____
F.	TOTAL ESTIMATED PROJECT (A + B + C + D + E)	\$ _____
G.	REQUESTED LOAN AMOUNT (see Exhibit C)	\$ _____

## SECTION V. FINANCIAL INFORMATION

STATEMENT OF NEED FOR REQUESTED FUNDS (Attach financial statements, audits, etc. to substantiate need)

SOURCE(S) OF FUNDS FOR REPAYMENT OF LOAN AND COSTS EXCEEDING LOAN AMOUNT (Attach certified documentation)

## SECTION VI. APPLICATION AGREEMENT AND SIGNATURES

I/We certify that all information in this application and all information provided in support of this application is true and complete to the best of my/our knowledge and belief. I/we authorize the California Integrated Waste Management Board to obtain business credit reports and conduct any other inquiries deemed necessary to determine the creditworthiness of the applicant business. Each person signing below certified that he/she is signing on behalf of the applicant business in the capacity indicated next to the signer's name and such signer is authorized to execute this application on behalf of the applicant business.

I/We certify that the business is in compliance with all local, State and Federal laws, regulations, requirements and rules, including the California Environmental Quality Act found in Public Resources Code sections 21000, et.seq.

I/We understand that information contained in Sections 1, 2, and 3 of this application (with the exception of Accountant name, Bank name, Source of Feedstock, Customers, Competitors and Keys to Success) will become public information during the administration of this program, and that any loan agreement that I/we may sign and its attachments will be public information. All other information provided in this application should be considered trade secret, confidential or proprietary information as described in 14CCR 17041 through 17056 and be treated accordingly.

Authorized Signature	Print Name & Position Title	Date
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Authorized Signature	Print Name & Position Title	Date
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Authorized Signature	Print Name & Position Title	Date
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Authorized Signature	Print Name & Position Title	Date
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## Exhibit B, Work Plan

Project Description:

Mobilization/Start up Steps:

Scope of Work:

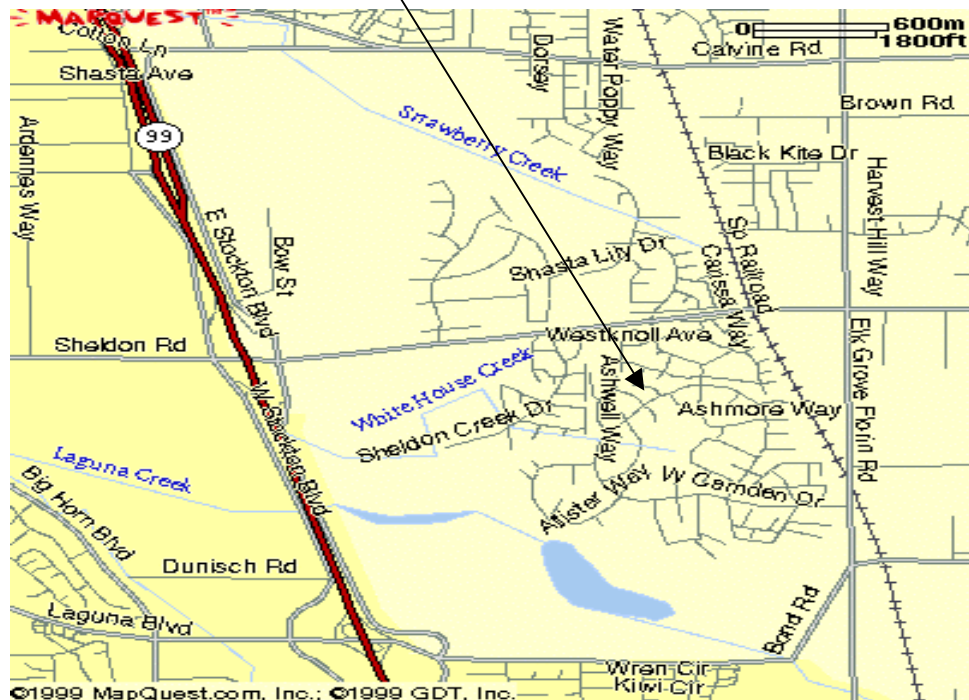
Phase Number	Description	Estimated Completion Date
Phase #1		
Phase #2		
Phase #3		
Phase #4		
Phase #5		
Phase #6		

Note: The Work Plan should include enough detail to demonstrate to the reviewers that all funds will be used efficiently and that the project will be successful.

## Exhibit C, Sample Vicinity Map and Site Map



Brown Family  
Landfill  
1111 Ashmore Way  
Elk Grove, CA



**EXHIBIT D**  
**PERSONAL FINANCIAL STATEMENT**  
As of \_\_\_\_\_, 2000

Complete this form for: (1) each proprietor, or (2) each limited partner who owns 20% or more interest and each general partner, or (3) each stockholder owning 20% or more of voting stock and each corporate officer and director, or (4) any other person or entity providing a guaranty on the loan.

Name	Business Phone:
Residence Address	Residence Phone:
City, State & Zip Code	
Business Name of Applicant/Borrower	

ASSETS	(Omit Cents)	LIABILITIES	(Omit Cents)
Cash on Hand & in Banks .....	\$ _____	Accounts Payable .....	\$ _____
Savings Account in Banks .....	\$ _____	Notes Payable to Banks and Others .....	\$ _____
IRA or Other Retirement Account .....	\$ _____	(Describe in Section 2)	
Accounts & Notes Receivable .....	\$ _____	Installment Account (Auto) .....	\$ _____
		Monthly Payments \$ .....	
Life Ins. Cash Surrender Value Only .....	\$ _____	Loans on Life Insurance .....	\$ _____
(Complete Section 8)		Mortgages on Real Estate .....	\$ _____
Stocks and Bonds .....	\$ _____	(Describe in Section 4)	
(Describe in Section 3)		Unpaid Taxes .....	\$ _____
Real Estate .....	\$ _____	(Describe in Section 6)	
(Describe in Section 4)		Other Liabilities .....	\$ _____
Automobile-Present Value .....	\$ _____	(Describe in Section 7)	
Other Personal Property .....	\$ _____	Total Liabilities .....	\$ _____
(Describe in Section 5)		Net Worth .....	\$ _____
Other Assets .....	\$ _____		
(Describe in Section 5)			
Total .....	\$ _____	Total .....	\$ _____

**Section 1. Source of Income**

Salary..... \$ \_\_\_\_\_  
Net Investment Income..... \$ \_\_\_\_\_  
  
Real Estate Income ..... \$ \_\_\_\_\_  
Other Income (Describe) ..... \$ \_\_\_\_\_

**Contingent Liabilities**

As Endorser or Co-Maker..... \$ \_\_\_\_\_  
  
Legal Claims and Judgments..... \$ \_\_\_\_\_  
  
Provision for Federal Income Tax ..... \$ \_\_\_\_\_  
  
Other Special Debt.....\$ \_\_\_\_\_

**Description of Other Income in Section 1** (Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.)



<b>Section 2. Notes Payable to Bank and Others</b> (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)					
Name and Address of Noteholder(s)	Original Balance	Current Balance	Payment Amount	Frequency (Monthly, etc.)	How Secured or Endorsed / Type of Collateral

<b>Section 3. Stocks and Bonds.</b> (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)					
Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value

<b>Section 4. Real Estate Owned.</b> (List each parcel separately. Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)			
	<b>Property A</b>	<b>Property B</b>	<b>Property C</b>
Type of Property			
Name & Address of Title Holder			
Date Purchased / Original Cost			
Present Market Value			
Name & Address of Mortgage			
Mortgage Balance			
Amount of Payment per			
Status of Mortgage			

<b>Section 5. Other Personal Property and Other Assets.</b> (Describe, and if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment, and if delinquent, describe delinquency.)

<b>Section 6. Unpaid Taxes</b> (Describe in detail, as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches).

<b>Section 7. Other Liabilities</b> (Describe in detail).

<b>Section 8. Life Insurance Held.</b> (Give face amount and cash surrender value of policies - name of insurance company and beneficiaries).

If the answer to any of the following questions is yes, attach a written explanation.

Have you ever declared personal bankruptcy?                      ☐ Yes                      ☐ No

If yes: Chapter Filed \_\_\_\_\_                      Date Filed: \_\_\_\_\_                      Case Number: \_\_\_\_\_

Present Status: ☐ Case Dismissed                      ☐ Payment Plan                      ☐ Debts Discharged                      ☐ Pending

Have you ever experienced foreclosure, repossession, debt judgement or criminal penalty within the last seven years? ☐ Yes                      ☐ No

Are there any legal actions (claims, lawsuits, etc.) pending against you? ☐ Yes                      ☐ No

*I authorize the California Integrated Waste Management Board to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. I certify the above and the statements contained in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan.*

Signature:

Date:

Social Security Number:

**EXHIBIT E**  
**CREDIT CHECK AUTHORIZATION FORM**

Applicant: \_\_\_\_\_

California Integrated Waste Management Board  
Attn: Facility Compliance Loan Program  
8800 Cal Center Drive, Mail Stop # 25  
Sacramento, CA 95826

RE: Credit Check Authorization

To Whom It May Concern:

This letter is to give authorization for the California Integrated Waste Management Board to initiate a credit check on my personal credit history in conjunction with the application for a Recycling Market Development Revolving Loan Program loan for \_\_\_\_\_.  
(Business Applicant)

With this certification, you are authorized to check my credit references. You are also authorized to verify information with various taxing entities, including, but not limited to, the State of California Franchise Tax Board, Board of Equalization and the Federal Internal Revenue Service.

A photocopy of this authorization may be deemed to be the equivalent of the original and may be used as a duplicate original.

Sincerely,

\_\_\_\_\_  
Original Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Street Address

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
City, State, Zip

\_\_\_\_\_  
Date of Birth

## Exhibit F, Cost Estimate

Indicate all costs for each project phase in the appropriate columns and total at the bottom. **Prepare a separate cost estimate for each project component.**

The table shown below identifies the costs for the following project component: *(Check only one box)*

- ☐ Design and construction of environmental monitoring and control systems
- ☐ Purchase of operating equipment
- ☐ Construction of all-weather internal roads or pads
- ☐ Other

Project Description: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Project Costs	Phase 1	Phase 2	Phase 3	Phase 4	Phase 5	Phase 6	Totals
Equipment/ Materials							
Labor							
Testing							
Engineering Services							
Other							
<b>TOTAL</b>							

## EXHIBIT G, SCORING CRITERIA

<b>FACILITY COMPLIANCE LOAN PROGRAM SCORING CRITERIA</b>	
<p>Applications will be ranked based upon the scoring criteria points listed below. Proposals with the highest scores will be considered for funding first. Projects not associated with permitted solid waste facilities with existing or chronic non-compliance are disqualified. Applications that are substantially incomplete will not be considered for funding.</p>	
POINTS	DESCRIPTION
	<b>Solid Waste Facility</b>
Pass/Fail	Permitted solid waste facility
Pass/Fail	Demonstrates an existing or chronic non-compliance at the facility which poses a tangible environmental threat
25	Facility meets the definitions of “small” and “publicly operated”, and <u>primarily</u> services rural areas
	<b>Primary Project</b>
25	Design and construction of environmental monitoring and control systems
15	Purchase of operating
10	Construction of all-weather internal roads or pads
5	Other
	<b>Financial</b>
5	Demonstrates the need for the requested loan funds
5	Explains other methods of financing attempted and evidence of reasonable efforts made to raise funds for compliance
5	Demonstrates ability to repay the loan and pay for facility compliance costs that exceed the loan amount.
5	Identifies a guaranteed revenue source that will be dedicated to repay the loan
	<b>TOTAL</b>

EXHIBIT H, PRESENT DEBT OBLIGATIONS

As of \_\_\_\_\_√

Complete the following for all present debt obligations of the business. Do not include proposed debt pertaining to this project.

Loan Number	Creditor Name and Address	Original Date	Original Amount	Present Balance	Interest Rate	Maturity Date	Monthly Payment	P & I Annual Debt Service	Collateral	Current or Delinquent
			\$	\$			\$	\$		
			\$	\$			\$	\$		
			\$	\$			\$	\$		
			\$	\$			\$	\$		
			\$	\$			\$	\$		
			\$	\$			\$	\$		
TOTAL PRESENT BALANCE 00				\$						

0 Same date as most recent financial statement.  
√√ Total must agree with balance shown on most recent balance